

(FILE 'HOME' ENTERED AT 14:00:12 ON 16 SEP 2002)

FILE 'USPATFULL, USPAT2' ENTERED AT 14:00:24 ON 16 SEP 2002

L1	13	S	(TRANSFER? OR FORWARD? OR SUBMIT? OR SEND? OR SENT?) (7A) (OTHE
L2	120	S	(OTHER# OR DIFFERENT OR ANOTHER OR NEXT OR SECOND OR THIRD OR
L3	1963095	S	(LOAN OR CREDIT) (4A)APPLICATION# OR APPLICATION#
L4	107	S	L2 AND L3
L5	46	S	L2 (P) L3

=>

Applicant

L5 ANSWER 42 OF 46 USPATFULL

DETD The present invention allows a dealer to pre-set the lenders to whom an application is to be sent and to determine the conditions when the application is automatically sent to a second or third lender. However, the dealer can also elect to review a decision before sending the **application** to the **next lender** in the sequence.

DETD If a dealer modifies an **application** after it has been sent to a lender, the present system stores only one copy of the **application**, i.e., the modified version. However, if the modified **application** is **subsequently** resubmitted to the **lender**, it is sent as a new **application**.

DETD . . . (yes), flow proceeds to decision block 237 where it is determined whether the additional data has been appended to the **credit application**, i.e., if any additional data has not been entered. If the additional data has been entered, i.e., if there is . . . to decision 235 to determine if the processing of all lenders is complete, and the process is repeated for the **next lender** until all **lenders** have been processed and this phase is done (239). Of course, after the **application** has been entered on-line, the dealer can choose to send the **application** immediately to a funding source using system defaults.

DETD FIG. 2C-2 illustrates the flow where all **lenders** are sent the **application** at **different** times. Flow begins at Circle 3A (248) and proceeds to decision 250 where it is determined if all lenders have received the **application**. If all lenders have been sent the **application** (no), flow proceeds to 251 to return to the main menu.

DETD If some lenders remain to receive the **application** (yes), flow proceeds to decision 252 where it is determined if the last lender was electronically transmitted to. If the last lender was transmitted the **application** electronically (yes), flow proceeds to decision 253 to determine if a decision has been received from the last lender. If . . . to decision 254 to determine if a predetermined time has expired since sent to the last lender after which the **application** is to be sent to the **next lender**. If time has not expired (no), flow proceeds back to decision 253 to determine if a decision has been received. . . the predetermined time has expired, flow proceeds from decision block 254 to 257 to determine how to send to the **next lender**, i.e., electronically or by fax.

DETD . . . has been received from the last lender as determined at block 253, flow proceeds to decision 255, where if the **application** is approved (yes) flow proceeds to 256 and returns to the main menu. However, if **application** was not approved (no), flow proceeds to decision 257 to determine how to send the **application** to the **next lender**. Decisions 257, 258 and 259 represent the same process and procedures as described with respect to items 244, 245 and . . .

DETD If item S, send **application** to lenders, is selected from the pending decision menu, a screen such as that shown in FIG. 3S is displayed. . . 3T displays at the bottom of the figure a box labelled "Enter the Lenders" having a field for a first, **second** and **third lender**, and for a routing selection, i.e., "Send to All/One by One." From this screen, a dealer would select up to three lenders and the routing option for an **application**.

=> d 42 ibib

L5 ANSWER 42 OF 46 USPATFULL

ACCESSION NUMBER: 1999:28844 USPATFULL

TITLE: Computer implemented automated credit application analysis and decision routing system

INVENTOR(S): DeFrancesco, James R., Columbia, MD, United States

PATENT ASSIGNEE(S) : Freiman, Scott L., Bethesda, MD, United States
Agrawal, Arvind K., Columbia, MD, United States
CMSI, Columbia, MD, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5878403		19990302
APPLICATION INFO.:	US 1995-526776		19950912 (8)
DOCUMENT TYPE:	Utility		
FILE SEGMENT:	Granted		
PRIMARY EXAMINER:	Cosimano, Edward R.		
ASSISTANT EXAMINER:	Groutt, Phillip		
LEGAL REPRESENTATIVE:	Lynt, Christopher H.Shanks & Herbert		
NUMBER OF CLAIMS:	79		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	49 Drawing Figure(s); 49 Drawing Page(s)		
LINE COUNT:	2442		

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Dialog

Set	Items	Description
S1	43410	CREDIT?(5N)APPROV?
S2	907	S1 AND REMOTE
S3	183	S2 AND (CAR OR CARS OR AUTOMOBILE OR AUTOMOBILES)
S4	31	S3 AND (FAX OR FACSIMILE)
S5	9	S4 AND PY=1994:1996
S6	6	S5 AND (LOAN OR LEND OR LENDING OR BANK OR BANKS)
S7	6	RD (unique items)
S8	1	S7 NOT COMPLY

1,

L9 ANSWER 1 OF 30 USPATFULL

ACCESSION NUMBER: 1999:164619 USPATFULL
TITLE: System, method and article of manufacture for a
modular gateway server architecture
INVENTOR(S): Kramer, Glenn A., San Francisco, CA, United States
PATENT ASSIGNEE(S): Verifone, Inc., Santa Clara, CA, United States (U.S.
corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 6002767	19991214
APPLICATION INFO.:	US 1996-668011	19960617 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Gregory, Bernarr E.	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.; Chalker, Daniel J. Gardere & Wynne, LLP	
NUMBER OF CLAIMS:	23	
EXEMPLARY CLAIM:	9	
NUMBER OF DRAWINGS:	101 Drawing Figure(s); 57 Drawing Page(s)	
LINE COUNT:	6565	

AB Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet.

Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value-added extensions to the SET protocol is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

L9 ANSWER 2 OF 30 USPATFULL

ACCESSION NUMBER: 1999:157455 USPATFULL
TITLE: System, method and article of manufacture for secure digital certification of electronic commerce
INVENTOR(S): Rowney, Kevin T. B., San Francisco, CA, United States
Chen, Yuhua, Palo Alto, CA, United States
PATENT ASSIGNEE(S): VeriFone, Inc., Santa Clara, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5996076	19991130
APPLICATION INFO.:	US 1997-801026	19970219 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Beausoliel, Jr., Robert W.	

ASSISTANT EXAMINER: Elisca, Pierre E.
LEGAL REPRESENTATIVE: Warren, Jr., Sanford E.; Chalker, Daniel J. Gardere & Wynne, LLP
NUMBER OF CLAIMS: 21
EXEMPLARY CLAIM: 1
NUMBER OF DRAWINGS: 89 Drawing Figure(s); 42 Drawing Page(s)
LINE COUNT: 5544

AB Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet.

Secure transmission of data is provided from a party in communication with a first application resident on a first computer which is in communication with a second computer with a certification authority application resident thereon. The second computer is in communication with a third computer utilizing an administrative function resident thereon. The first, second and third computers are connected by a network, such as the Internet. A name-value pair for certification processing is created on said first computer and transmitted to an administrative function on the third computer. Then, the name-value pair is routed to the appropriate certification authority on the second computer. The administrative function also transmits other certification information from said administrative function to said certification authority on the second computer. Until, finally, a certificate is created comprising the name-value pair and the other certification information on the second computer. The certificate is utilized for authenticating identity of the party.

L9 ANSWER 3 OF 30 USPATFULL

ACCESSION NUMBER: 1999:147828 USPATFULL
TITLE: System, method and article of manufacture for conditionally accepting a payment method utilizing an extensible, flexible architecture
INVENTOR(S): Rowney, Kevin T. B., San Francisco, CA, United States
PATENT ASSIGNEE(S): VeriFone, Inc., Santa Clara, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5987132	19991116
APPLICATION INFO.:	US 1996-664835	19960617 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Gregory, Bernarr E.	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.; Chalker, Daniel J. Gardere & Wynne, LLP	
NUMBER OF CLAIMS:	20	
EXEMPLARY CLAIM:	14	
NUMBER OF DRAWINGS:	108 Drawing Figure(s); 57 Drawing Page(s)	
LINE COUNT:	6630	

AB An architecture that provides a server that communicates bidirectionally with a gateway over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the vPOS system remotely and obtain capture

information, payment administration information, inventory control information, audit information and process customer satisfaction information.

L9 ANSWER 4 OF 30 USPATFULL

ACCESSION NUMBER: 1999:143609 USPATFULL

TITLE: System, method and article of manufacture for handling transaction results in a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

INVENTOR(S): Haller, Daniel R., Menlo Park, CA, United States
Nguyen, Trong, Sunnyvale, CA, United States

PATENT ASSIGNEE(S): VeriFone, Inc., Santa Clara, CA, United States (U.S. corporation)

	NUMBER	DATE
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PATENT INFORMATION:	US 5983208	19991109
APPLICATION INFO.:	US 1996-671822	19960617 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Peeso, Thomas R.	
ASSISTANT EXAMINER:	Smith, Demetra R.	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.; Chalker, Daniel J. Gardere & Wynne, L.L.P.	
NUMBER OF CLAIMS:	21	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	108 Drawing Figure(s); 57 Drawing Page(s)	
LINE COUNT:	7064	

AB Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet.

Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are not SET

compliant is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

L9 ANSWER 5 OF 30 USPATFULL

ACCESSION NUMBER: 1999:143293 USPATFULL

TITLE: Systems and methods for secure transaction management and electronic rights protection

INVENTOR(S): Ginter, Karl L., Beltsville, MD, United States
Shear, Victor H., Bethesda, MD, United States
Spahn, Francis J., El Cerrito, CA, United States
Van Wie, David M., Sunnyvale, CA, United States

PATENT ASSIGNEE(S): InterTrust Technologies Corp., Sunnyvale, CA, United States (U.S. corporation)

	NUMBER	DATE
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PATENT INFORMATION:	US 5982891	19991109

APPLICATION INFO.: US 1997-964333 19971104 (8)
RELATED APPLN. INFO.: Continuation of Ser. No. US 1995-388107, filed on 13
Feb 1995, now abandoned
DOCUMENT TYPE: Utility
PRIMARY EXAMINER: Barron, Jr., Gilberto
LEGAL REPRESENTATIVE: Nixon & Vanderhye P.C.
NUMBER OF CLAIMS: 102
EXEMPLARY CLAIM: 1
NUMBER OF DRAWINGS: 153 Drawing Figure(s); 146 Drawing Page(s)
LINE COUNT: 19798

AB The present invention provides systems and methods for secure transaction management and electronic rights protection. Electronic appliances such as computers equipped in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Such electronic appliances provide

a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Distributed and

other operating systems, environments and architectures, such as, for example, those using tamper-resistant hardware-based processors, may establish security at each node. These techniques may be used to support an all-electronic information distribution, for example, utilizing the "electronic highway."

L9 ANSWER 6 OF 30 USPATFULL

ACCESSION NUMBER: 1999:138986 USPATFULL
TITLE: System, method and article of manufacture for a payment

INVENTOR(S): gateway system architecture for processing encrypted payment transactions utilizing a multichannel, extensible, flexible architecture
Nguyen, Trong, Sunnyvale, CA, United States
Haller, Daniel R., Menlo Park, CA, United States
Subramanian, Mahadevan P., Foster City, CA, United States

PATENT ASSIGNEE(S): VeriFone, Inc., Santa Clara, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5978840	19991102
APPLICATION INFO.:	US 1996-721133	19960926 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Meky, Moustafa M.	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.; Chalker, Daniel J. Gardere & Wynne, L.L.P.	
NUMBER OF CLAIMS:	34	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	113 Drawing Figure(s); 59 Drawing Page(s)	
LINE COUNT:	5445	

AB Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet.

Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system receives encrypted payment requests from merchants, as HTTP POST messages via the Internet.

The gateway then unwraps and decrypts the requests, authenticates digital signatures of the requests based on certificates, supports transaction types and card types as required by a financial institution, and accepts concurrent VPOS transactions from each of the merchant servers. Then, the gateway converts transaction data to host-specific formats and forwards the mapped requests to the host processor using the existing financial network. The gateway architecture includes three distinct sections to enhance distribution of the functions. The upper API consists of concise functions which are available via a call out interface to custom modules. The lower API allows the gateway and the custom modules to call in to reusable functions which facilitate isolation from possible future fluctuations in structural definitions of SET data elements. The system configuration custom parameters include the more static information elements required for such things as the network address of the host or its proxy equipment, timeout values, expected length of certain messages and other system configuration information. These parameters are specified as name-value pairs in the gateway system initialization file.

L9 ANSWER 7 OF 30 USPATFULL

ACCESSION NUMBER: 1999:107548 USPATFULL
 TITLE: Systems and methods for secure transaction management and electronic rights protection
 INVENTOR(S): Ginter, Karl L., Beltsville, MD, United States
 Shear, Victor H., Bethesda, MD, United States
 Spahn, Francis J., El Cerrito, CA, United States
 Van Wie, David M., Sunnyvale, CA, United States
 PATENT ASSIGNEE(S): InterTrust Technologies Corporation, Sunnyvale, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5949876	19990907
APPLICATION INFO.:	US 1997-778256	19970108 (8)
RELATED APPLN. INFO.:	Division of Ser. No. US 1995-388107, filed on 13 Feb 1995, now abandoned	
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Barron, Jr., Gilberto	
LEGAL REPRESENTATIVE:	Nixon & Vanderhye P.C.	
NUMBER OF CLAIMS:	375	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	155 Drawing Figure(s); 146 Drawing Page(s)	
LINE COUNT:	20275	

AB The present invention provides systems and methods for secure transaction management and electronic rights protection. Electronic appliances such as computers equipped in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Distributed and other operating systems, environments and architectures, such as, for example, those using tamper-resistant hardware-based processors, may establish security at each node. These techniques may be used to support an all-electronic information distribution, for example, utilizing the

L9 ANSWER 8 OF 30 USPATFULL

ACCESSION NUMBER: 1999:105722 USPATFULL
TITLE: Travel reservation information and planning system
INVENTOR(S): DeLorme, David M., Yarmouth, ME, United States
Gray, Keith A., Dresden, ME, United States
Ferguson, T. Angus, Portland, ME, United States
PATENT ASSIGNEE(S): DeLorme Publishing Co., Yarmouth, ME, United States
(U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5948040	19990907
APPLICATION INFO.:	US 1997-797471	19970206 (8)
RELATED APPLN. INFO.:	Continuation-in-part of Ser. No. US 1996-661600, filed on 11 Jun 1996, now patented, Pat. No. US 5802492	

which

is a continuation-in-part of Ser. No. US 1995-381214, filed on 31 Jan 1995, now patented, Pat. No. US

5559707

which is a continuation-in-part of Ser. No. US 1994-265327, filed on 24 Jun 1994 And a continuation-in-part of Ser. No. US 1995-521828, filed on 31 Aug 1995

DOCUMENT TYPE: Utility
PRIMARY EXAMINER: Nguyen, Tan
LEGAL REPRESENTATIVE: Atwood, Pierce; Caseiro, Chris A.
NUMBER OF CLAIMS: 80
EXEMPLARY CLAIM: 1
NUMBER OF DRAWINGS: 16 Drawing Figure(s); 14 Drawing Page(s)
LINE COUNT: 5263

AB Computerized travel reservation information and planning system that generates "map ticket" output in various media, for guidance and transactions en route. Such print or electronic documents can include bar or alphanumeric codes for automated recognition and/or access. WHERE?, WHO/WHAT?, WHEN? and HOW? menus enable flexible user inquiries accessing selectable geographic, topical, temporal and transactional data records and relational processing. Sub-menus provide further capabilities: e.g. routing, topical searching; searches of events calendars, almanacs, appointment books, related itinerary scheduling; trip budgeting issues, plus travel arrangement availabilities or other goods/services offers. Online communications links access updated or supplemental information on places, times, topics and other provider goods/service offers. Online computer-aided routing system enables

input

of selectable travel origin, destination, and waypoints to compute travel routes, available transportation services, costs, options, and schedules. A point-of-interest database lets users pick types of attractions or accommodations within a user-selected region around routes of travel. Users engage in an iterative planning process, revising or editing travel plans, previewing travelogs of alternate routes, selecting point of interest parameters, comparing times and costs of transportation options, in order to achieve a satisfactory travel plan. The system provides printed or electronic output that may include any one or more of text itinerary, ordered set of travel maps, customized collection of information on points of interest information and a selected array of valid reservation confirmations, tickets and/or discount coupons coded with elements for automated recognition and processing. Mobile users, including GPS-linked users, can access the system via wireless communication units.

L9 ANSWER 9 OF 30 USPATFULL

ACCESSION NUMBER: 1999:100571 USPATFULL

TITLE: System, method and article of manufacture for processing a plurality of transactions from a single initiation point on a multichannel, extensible, flexible architecture

INVENTOR(S): Berger, David A., San Mateo, CA, United States
Weber, Jay C., Menlo Park, CA, United States
Kramer, Glenn A., San Francisco, CA, United States

PATENT ASSIGNEE(S): Hewlett-Packard Company, Palo Alto, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5943424	19990824
APPLICATION INFO.:	US 1996-664772	19960617 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Gregory, Bernarr E.	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.; Chalker, Daniel J.	
NUMBER OF CLAIMS:	23	
EXEMPLARY CLAIM:	10	
NUMBER OF DRAWINGS:	108 Drawing Figure(s); 57 Drawing Page(s)	
LINE COUNT:	6561	

AB An architecture for processing a plurality of transactions from a single point of initiation is disclosed. The initiating computer selects a terminal identification token, and associates the token with a transaction request, thereby ensuring the association of the transaction with a unique terminal identification despite being originated by the same terminal. The tokens are obtained from a token table, which contains a row for each token defined to the system. The table includes a column for the token, a column that identifies a system with which the token may be used, and a column that identifies a date and time field indicating when a particular token was selected for use. A null value in the date-time field indicates that the token for that row is not in use. A query operation selects a token with a null date-time value, and a set operation sets the date-time value to the then-current time to mark it in use. At the conclusion of the transaction, a set operation sets the date-time value to null, enabling the token to be reused for another non-concurrent transaction.

L9 ANSWER 10 OF 30 USPATFULL

ACCESSION NUMBER: 1999:88496 USPATFULL

TITLE: System, method and article of manufacture for a gateway system architecture with system administration information accessible from a browser

INVENTOR(S): Nguyen, Trong, Sunnyvale, CA, United States
Subramanian, Mahadevan P., Foster City, CA, United States
Haller, Daniel R., Menlo Park, CA, United States

PATENT ASSIGNEE(S): VeriFone, Inc., Santa Clara, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5931917	19990803
APPLICATION INFO.:	US 1996-721167	19960926 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Maung, Zarni	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.; Chalker, Daniel J. Gardere & Wynne, LLP	

NUMBER OF CLAIMS: 20
EXEMPLARY CLAIM: 9
NUMBER OF DRAWINGS: 69 Drawing Figure(s); 59 Drawing Page(s)
LINE COUNT: 5686
AB Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet.

Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system receives encrypted payment requests from merchants, as HTTP POST messages via the Internet.

The gateway then unwraps and decrypts the requests, authenticates digital signatures of the requests based on certificates, supports transaction types and card types as required by a financial institution, and accepts concurrent VPOS transactions from each of the merchant servers. Then, the gateway converts transaction data to host-specific formats and forwards the mapped requests to the host processor using the existing financial network. The gateway system architecture includes support for standard Internet access routines which facilitate access to system administration information from a commercial web browser.

L9 ANSWER 11 OF 30 USPATFULL
ACCESSION NUMBER: 1999:87123 USPATFULL
TITLE: Lender direct credit evaluation and loan processing system
INVENTOR(S): Dykstra, Diana R., Newcastle, CA, United States
Wade, Patricia M., Meadow Vista, CA, United States
PATENT ASSIGNEE(S): The Golden 1 Credit Union, Sacramento, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5930776	19990727
APPLICATION INFO.:	US 1997-815376	19970310 (8)
RELATED APPLN. INFO.:	Continuation-in-part of Ser. No. US 1993-146692, filed on 1 Nov 1993, now patented, Pat. No. US 5611052	
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Tkacs, Stephen R.	
LEGAL REPRESENTATIVE:	O'Banion, John P.	
NUMBER OF CLAIMS:	11	
EXEMPLARY CLAIM:	11	
NUMBER OF DRAWINGS:	7 Drawing Figure(s); 7 Drawing Page(s)	
LINE COUNT:	565	

AB An apparatus and method for automatic credit evaluation and loan processing is disclosed. The apparatus includes a central processing unit which has capabilities for communicating with off-site **remote** access terminals. The central processing unit also includes **facsimile** transmission capabilities as well as capabilities for communicating with credit bureau computers. Mass storage capabilities are included for storing program modules executable on the central processing unit and for maintaining databases. Program modules are provided for **remote** access security, credit bureau information processing, credit scoring, message display, and **facsimile** generation. In operation, the central processing unit is accessed from a **remote** terminal, loan application information is entered into the **remote** terminal, credit bureau information is accessed by the apparatus, credit scoring is performed, and a loan application is approved or declined. All steps, except for the entering of loan application information into the **remote**

terminal, are fully automated, require no intermediate human intervention, and no intermediate handling of paper records.

Application

status is provided to the user via a visual display on the remote access terminal and hard copy confirmation to the user and lender via facsimile transmission.

L9 ANSWER 12 OF 30 USPATFULL

ACCESSION NUMBER: 1999:73600 USPATFULL

TITLE: System and methods for secure transaction management and electronic rights protection

INVENTOR(S): Ginter, Karl L., Beltsville, MD, United States
Shear, Victor H., Bethesda, MD, United States
Spahn, Francis J., El Cerrito, CA, United States
Van Wie, David M., Sunnyvale, CA, United States

PATENT ASSIGNEE(S): InterTrust Technologies Corporation, Sunnyvale, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5917912	19990629
APPLICATION INFO.:	US 1997-780545	19970108 (8)
RELATED APPLN. INFO.:	Division of Ser. No. US 1995-388107, filed on 13 Feb 1995, now abandoned	
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Barron, Jr., Gilberto	
LEGAL REPRESENTATIVE:	Nixon & Vanderhye P.C.	
NUMBER OF CLAIMS:	58	
EXEMPLARY CLAIM:	58	
NUMBER OF DRAWINGS:	153 Drawing Figure(s); 146 Drawing Page(s)	
LINE COUNT:	19656	

AB The present invention provides systems and methods for secure transaction management and electronic rights protection. Electronic appliances such as computers equipped in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Such electronic appliances provide

a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Distributed and

other operating systems, environments and architectures, such as, for example, those using tamper-resistant hardware-based processors, may establish security at each node. These techniques may be used to support an all-electronic information distribution, for example, utilizing the "electronic highway."

L9 ANSWER 13 OF 30 USPATFULL

ACCESSION NUMBER: 1999:70406 USPATFULL

TITLE: Systems and methods for secure transaction management and electronic rights protection

INVENTOR(S): Ginter, Karl L., Beltsville, MD, United States
Shear, Victor H., Bethesda, MD, United States
Spahn, Francis J., El Cerrito, CA, United States
Van Wie, David M., Sunnyvale, CA, United States

PATENT ASSIGNEE(S): InterTrust Technologies Corp., Sunnyvale, CA, United States (U.S. corporation)

NUMBER	DATE
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PATENT INFORMATION: US 5915019 19990622
 APPLICATION INFO.: US 1997-780393 19970108 (8)
 RELATED APPLN. INFO.: Division of Ser. No. US 1995-388107, filed on 13 Feb 1995, now abandoned
 DOCUMENT TYPE: Utility
 PRIMARY EXAMINER: Barron, Jr., Gilberto
 LEGAL REPRESENTATIVE: Nixon & Vanderhye P.C.
 NUMBER OF CLAIMS: 101
 EXEMPLARY CLAIM: 1
 NUMBER OF DRAWINGS: 155 Drawing Figure(s); 146 Drawing Page(s)
 LINE COUNT: 19939

AB The present invention provides systems and methods for secure transaction management and electronic rights protection. Electronic appliances such as computers equipped in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Such electronic appliances provide

a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Distributed and

other operating systems, environments and architectures, such as, for example, those using tamper-resistant hardware-based processors, may establish security at each node. These techniques may be used to support an all-electronic information distribution, for example, utilizing the "electronic highway."

L9 ANSWER 14 OF 30 USPATFULL

ACCESSION NUMBER: 1999:65740 USPATFULL
 TITLE: Systems and methods for secure transaction management and electronic rights protection
 INVENTOR(S): Ginter, Karl L., Beltsville, MD, United States
 Shear, Victor H., Bethesda, MD, United States
 Spahn, Francis J., El Cerrito, CA, United States
 Van Wie, David M., Sunnyvale, CA, United States
 PATENT ASSIGNEE(S): InterTrust Technologies Corp., Sunnyvale, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5910987	19990608
APPLICATION INFO.:	US 1996-760440	19961204 (8)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1995-388107, filed on 13 Feb 1995, now abandoned	
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Barron, Jr., Gilberto	
LEGAL REPRESENTATIVE:	Nixon & Vanderhye P.C.	
NUMBER OF CLAIMS:	2	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	155 Drawing Figure(s); 146 Drawing Page(s)	
LINE COUNT:	19340	

AB The present invention provides systems and methods for secure transaction management and electronic rights protection. Electronic appliances such as computers equipped in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Such electronic appliances provide

a distributed virtual distribution environment (VDE) that may enforce a

secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Distributed and other operating systems, environments and architectures, such as, for example, those using tamper-resistant hardware-based processors, may establish security at each node. These techniques may be used to support an all-electronic information distribution, for example, utilizing the "electronic highway."

L9 ANSWER 15 OF 30 USPATFULL

ACCESSION NUMBER: 1999:44617 USPATFULL
TITLE: Systems and methods for secure transaction management and electronic rights protection
INVENTOR(S): Ginter, Karl L., Beltsville, MD, United States
Shear, Victor H., Bethesda, MD, United States
Sibert, W. Olin, Lexington, MA, United States
Spahn, Francis J., El Cerrito, CA, United States
Van Wie, David M., Sunnyvale, CA, United States
PATENT ASSIGNEE(S): InterTrust Technologies Corp., Sunnyvale, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5892900	19990406
APPLICATION INFO.:	US 1996-706206	19960830 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Beausoliel, Jr., Robert W.	
ASSISTANT EXAMINER:	Elisca, Pierre F.	
LEGAL REPRESENTATIVE:	Nixon & Vanderhye P.C.	
NUMBER OF CLAIMS:	220	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	177 Drawing Figure(s); 163 Drawing Page(s)	
LINE COUNT:	22540	

AB The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway."

L9 ANSWER 16 OF 30 USPATFULL

ACCESSION NUMBER: 1999:41265 USPATFULL
TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible

INVENTOR(S): architecture
Weber, Jay C., Menlo Park, CA, United States
PATENT ASSIGNEE(S): VeriFone, Inc., Santa Clara, CA, United States (U.S.
corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5889863	19990330
APPLICATION INFO.:	US 1996-664824	19960617 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Gregory, Bernarr E.	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.	
NUMBER OF CLAIMS:	22	
EXEMPLARY CLAIM:	12	
NUMBER OF DRAWINGS:	109 Drawing Figure(s); 57 Drawing Page(s)	
LINE COUNT:	6597	

AB An architecture that provides a server that communicates bidirectionally with a client over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the server remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information.

L9 ANSWER 17 OF 30 USPATFULL
ACCESSION NUMBER: 1999:28844 USPATFULL
TITLE: Computer implemented automated credit application analysis and decision routing system
INVENTOR(S): DeFrancesco, James R., Columbia, MD, United States
Freiman, Scott L., Bethesda, MD, United States
Agrawal, Arvind K., Columbia, MD, United States
PATENT ASSIGNEE(S): CMSI, Columbia, MD, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5878403	19990302
APPLICATION INFO.:	US 1995-526776	19950912 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Cosimano, Edward R.	
ASSISTANT EXAMINER:	Groutt, Phillip	
LEGAL REPRESENTATIVE:	Lynt, Christopher H. Shanks & Herbert	
NUMBER OF CLAIMS:	79	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	49 Drawing Figure(s); 49 Drawing Page(s)	
LINE COUNT:	2442	

AB A credit application and routing system includes a central processor having and executing a program. The system includes data input capabilities for selectively receiving credit application data from respective applicants at **remote** locations, and routing capabilities for selectively forwarding the credit application data to **remote** funding sources and selectively forwarding funding decision data from the funding sources to the respective applicants.

The computer program includes routines for receiving a credit application from at least one **remote** application input and display device, for selectively forwarding a received credit application to at least one

at funding source, for receiving a funding decision from the at least one funding source, and for forwarding a received funding decision to the

least one **remote** application input and display device. The system can also obtain credit report data from credit bureaus, and analyze and summarize the credit report data. A computer readable storage medium has a substrate physically configured to represent the computer program which causes a computer to provide the credit application and routing system.

L9 ANSWER 18 OF 30 USPATFULL

ACCESSION NUMBER: 1999:13670 USPATFULL
TITLE: Method for safe communications
INVENTOR(S): Barkan, Mordhay, Petah Tikva, Israel
PATENT ASSIGNEE(S): Diversinet Corp., Toronto, Canada (non-U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5864667	19990126
APPLICATION INFO.:	US 1997-916438	19970822 (8)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1996-626571, filed on 2 Apr 1996, now abandoned	

	NUMBER	DATE
PRIORITY INFORMATION:	IL 1995-113259	19950405
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Le, Dieu-Minh	
LEGAL REPRESENTATIVE:	Agarwal, Dinesh	
NUMBER OF CLAIMS:	7	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	4 Drawing Figure(s); 4 Drawing Page(s)	
LINE COUNT:	1378	

AB Disclosed is a method for safe distribution of encryption keys including

a known public and secret private keys in establishing a secure link between computer users resided at separate location whom have no previous secure communications. The secure communication link occasionally and anonymously interrogates the key distribution center for the certificate pertaining to the computer users in ensuring the validity and integrity of the information stored in the center which is not tampered by any unauthorized persons. The interactively interrogating of the key distribution center is conducted via a trusted and verified certificate decision making process which encompasses the acknowledging to user who receives a valid certificate, accepting an encrypted message, key distributed center's answer to the correct up-to-date certificate, decrypting the key distributed answer via the public key, and matching the answer's identification. As the result of the multi-steps process exchanged among users via key distributed center and other secure devices, the secure link can be established between

the

computer users in allowing data to be transferred from one computer location to another computer location in providing a very high reliability and confidentiality of users' data connectivity.

L9 ANSWER 19 OF 30 USPATFULL

ACCESSION NUMBER: 1999:8195 USPATFULL
TITLE: Method and apparatus for a cryptographically-assisted commercial network system designed to facilitate and support expert-based commerce
INVENTOR(S): Walker, Jay S., Ridgefield, CT, United States
Schneier, Bruce, Oak Park, IL, United States

PATENT ASSIGNEE(S): Jorasch, James A., Stamford, CT, United States
Walker Asset Management Limited Partnership, Samford, CT, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5862223	19990119
APPLICATION INFO.:	US 1996-685706	19960724 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Cain, David C.	
LEGAL REPRESENTATIVE:	Morgan & Finnegan LLP; Brandt, Jeffrey L.	
NUMBER OF CLAIMS:	204	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	35 Drawing Figure(s); 35 Drawing Page(s)	
LINE COUNT:	3259	

AB The present invention is an expert matching method and apparatus for managing communications between an expert having particular qualifications and an end user seeking a solution to an expert request. In a preferred embodiment, the apparatus of the present invention includes a controller having a database for storing expert qualifications. In one embodiment, the controller receives an expert request. A search program identifies experts qualified to respond to the expert request. The expert request is then transmitted to the expert, which results in an expert answer transmitted to and received by the central controller. After authentication of the expert answer, using a wide range of security levels from passwords to cryptography, the answer is forwarded to the end user. The method and apparatus of the present invention have applications on the Internet as well as conventional voice telephony systems.

L9 ANSWER 20 OF 30 USPATFULL

ACCESSION NUMBER: 1998:158031 USPATFULL
TITLE: System, method and article of manufacture for virtual point of sale processing utilizing an extensible, flexible architecture
INVENTOR(S): Berger, David A., San Mateo, CA, United States
Weber, Jay C., Menlo Park, CA, United States
Madapurmath, Vilas I., Sunnyvale, CA, United States
PATENT ASSIGNEE(S): VeriFone, Inc., Santa Clara, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5850446	19981215
APPLICATION INFO.:	US 1996-664825	19960617 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Gregory, Bernarr Earl	
LEGAL REPRESENTATIVE:	Warren, Jr., Sanford E.	
NUMBER OF CLAIMS:	21	
EXEMPLARY CLAIM:	8	
NUMBER OF DRAWINGS:	106 Drawing Figure(s); 56 Drawing Page(s)	
LINE COUNT:	6645	

AB Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet.

Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny

credit and require another payment instrument. An architecture that provides support for additional message types that are not SET compliant

is provided by a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

L9 ANSWER 21 OF 30 USPATFULL

ACCESSION NUMBER: 1998:123676 USPATFULL
TITLE: Document and signature verification system and method
INVENTOR(S): Smithies, Christopher Paul Kenneth, Corfe Mullen, England
Newman, Jeremy Mark, Frome, England
PATENT ASSIGNEE(S): PenOp Limited, Somerset, England (non-U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5818955	19981006
APPLICATION INFO.:	US 1997-859626	19970520 (8)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1996-644084, filed on 9 May 1996, now patented, Pat. No. US 5647017 which is a continuation of Ser. No. US 1994-298991, filed on 31 Aug 1994, now patented, Pat. No. US 5544255, issued on 6 Aug 1996	
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Johns, Andrew W.	
LEGAL REPRESENTATIVE:	Kenyon & Kenyon	
NUMBER OF CLAIMS:	36	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	10 Drawing Figure(s); 10 Drawing Page(s)	
LINE COUNT:	1502	

AB A computer-based method and system for capturing and verifying a handwritten signature. The handwritten signature may relate to a document, such as an electronically stored document. An image of the document is displayed. A user signs the document electronically, and the handwritten signature is electronically captured. A set of measurements relating to the handwritten signature is determined and stored in a signature envelope. Optionally, a checksum of a checksum of the document can be determined and stored in the signature envelope. The claimed identity of the signatory can also be stored in the signature envelope. The signature envelope is encrypted. The signature envelope can be communicated to another application or computer platform, or stored for later verification. The signature envelope is decrypted, and the set of measurements stored in the signature envelope are compared against a known set of handwritten signature measurements to verify the identity of the signatory. The system includes a database of signature templates storing verified signature information. The verified set of signature measurements are compared with the set of measurements stored in the signature envelope to obtain a similarity score. The present invention includes a gravity prompt feature to alert the signatory as to the nature, seriousness and/or contents of what is being signed. The gravity prompt can be stored in the signature envelope as part of the record of the signing event.

L9 ANSWER 22 OF 30 USPATFULL

ACCESSION NUMBER: 1998:116937 USPATFULL
TITLE: System, method and article of manufacture for
verifying
the operation of a **remote** transaction
clearance system utilizing a multichannel, extensible,
flexible architecture
INVENTOR(S): Weber, Jay C., Menlo Park, CA, United States
PATENT ASSIGNEE(S): Verifone, Inc., Santa Clara, CA, United States (U.S.
corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5812668	19980922
APPLICATION INFO.:	US 6681182	19960617 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Barron, Jr., Gilberto	
LEGAL REPRESENTATIVE:	Warren & Perez	
NUMBER OF CLAIMS:	20	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	107 Drawing Figure(s); 55 Drawing Page(s)	
LINE COUNT:	6510	

AB An architecture for verifying the operation of a **remote**
transaction clearance system is disclosed. A merchant-controlled
computer communicates with a test gateway computer over a
communications
channel. The merchant-controlled computer transmits messages
representing test transactions to the test gateway computer on the
communications channel. The test gateway computer responds with
simulated transaction responses. In another aspect of the invention,
the
transaction responses include configuration data that is used by the
merchant-operated computer to configure itself to access a production
gateway computer.

L9 ANSWER 23 OF 30 USPATFULL

ACCESSION NUMBER: 1998:100123 USPATFULL
TITLE: Method for automatically determining the approval
status of a potential borrower
INVENTOR(S): Jones, Robert Mebane, Atlanta, GA, United States
Goetz, Charles Frederick, Marietta, GA, United States
PATENT ASSIGNEE(S): Strategic Solutions Group, Inc, Atlanta, GA, United
States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5797133	19980818
APPLICATION INFO.:	US 1997-794142	19970203 (8)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1994-298794, filed on 31 Aug 1994, now abandoned	
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Poinvil, Frantzy	
LEGAL REPRESENTATIVE:	Bernstein & Associates	
NUMBER OF CLAIMS:	17	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	2 Drawing Figure(s); 2 Drawing Page(s)	
LINE COUNT:	584	

AB A method is provided for the real-time automatic determination of the
approval status of a potential borrower of a loan. The method of
acquiring information from the potential borrower includes the steps of
(1) detecting the change in a data stream of a trunk link routed
telephone call; (2) answering the call initiated by the potential
borrower; (3) determining the DNIS; (4) choosing a proper lender script
from a library; (5) starting the script, the script being a series of
pre-recorded voice messages which are questions, statements and/or
instructions; (6) receiving the DTMF tones transmitted by the telephone

keypad button pressed by the caller in response to a question; (7) translating the tones into the numerical values; (8) storing the values in a data processor; (9) terminating the call; and, (10) resetting the system for the next call. The method of determining the **approval** status and **credit** limit of the potential borrower includes the steps of: (11) automatically determining the approval status of the potential borrower according to criteria provided by a lender, including utilizing the predefined information in this determination, and information received by accessing a credit bureau; and (12) automatically transmitting information regarding the approval status back to the dealer and/or lender. Additionally, prior to determining the approval status of the potential borrower, the method may include (13) automatically transmitting information identifying the potential borrower to a data processing system maintained by a credit bureau; (14) automatically selecting financial information regarding the potential borrower from the data stored by the credit bureau and transmitting it to the control location; and (15) automatically utilizing this information obtained from the **credit** bureau in determining the **approval** status of the potential borrower.

L9 ANSWER 24 OF 30 USPATFULL

ACCESSION NUMBER: 1998:96946 USPATFULL
 TITLE: Method and apparatus for a cryptographically assisted commercial network system designed to facilitate buyer-driven conditional purchase offers
 INVENTOR(S): Walker, Jay S., Ridgefield, CT, United States
 Schneier, Bruce, Oak Park, IL, United States
 Jorasch, James A., Stamford, CT, United States
 PATENT ASSIGNEE(S): Walker Asset Management Limited Partnership, Stamford, CT, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5794207	19980811
APPLICATION INFO.:	US 1996-707660	19960904 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Tarcza, Thomas H.	
ASSISTANT EXAMINER:	Laufer, Pinchus M.	
LEGAL REPRESENTATIVE:	Morgan & Finnegan LLP; Brandt, Jeffrey L.	
NUMBER OF CLAIMS:	44	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	20 Drawing Figure(s); 20 Drawing Page(s)	
LINE COUNT:	2182	

AB The present invention is a method and apparatus for effectuating bilateral buyer-driven commerce. The present invention allows prospective buyers of goods and services to communicate a binding purchase offer globally to potential sellers, for sellers conveniently to search for relevant buyer purchase offers, and for sellers potentially to bind a buyer to a contract based on the buyer's purchase offer. In a preferred embodiment, the apparatus of the present invention includes a controller which receives binding purchase offers from prospective buyers. The controller makes purchase offers available globally to potential sellers. Potential sellers then have the option to accept a purchase offer and thus bind the corresponding buyer to a contract. The method and apparatus of the present invention have applications on the Internet as well as conventional communications systems such as voice telephony.

L9 ANSWER 25 OF 30 USPATFULL

ACCESSION NUMBER: 97:60060 USPATFULL
TITLE: Method and system for the verification of handwritten signatures
INVENTOR(S): Smithies, Christopher Paul Kenneth, Corfe Mullen, Wimborne, England
Newman, Jeremy Mark, Frome, Somerset, England
PATENT ASSIGNEE(S): Peripheral Vision Ltd., Somerset, United Kingdom (non-U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5647017	19970708
APPLICATION INFO.:	US 1996-644084	19960509 (8)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1994-298991, filed on 31 Aug 1994, now patented, Pat. No. US 5544255	
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Johns, Andrew	
LEGAL REPRESENTATIVE:	Kenyon & Kenyon	
NUMBER OF CLAIMS:	29	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	10 Drawing Figure(s); 10 Drawing Page(s)	
LINE COUNT:	1559	

AB A computer-based method and system for capturing and verifying a handwritten signature. The handwritten signature may relate to a document, such as an electronically stored document. An image of the document is displayed. A user signs the document electronically, and the handwritten signature is electronically captured. A set of measurements relating to the handwritten signature is determined and stored in a signature envelope. Optionally, a checksum of a checksum of the document can be determined and stored in the signature envelope. The claimed identity of the signatory can also be stored in the signature envelope. The signature envelope is encrypted. The signature envelope can be communicated to another application or computer platform, or stored for later verification. The signature envelope is decrypted, and the set of measurements stored in the signature envelope are compared against a known set of handwritten signature measurements to verify the identity of the signatory. The system includes a database of signature templates storing verified signature information. The verified set of signature measurements are compared with the set of measurements stored in the signature envelope to obtain a similarity score. The present invention includes a gravity prompt feature to alert the signatory as to the nature, seriousness and/or contents of what is being signed. The gravity prompt can be stored in the signature envelope as part of the record of the signing event.

L9 ANSWER 26 OF 30 USPATFULL

ACCESSION NUMBER: 97:43568 USPATFULL
TITLE: Mobile telephone device for storing a plurality of changable charge rates and time limit data
INVENTOR(S): Wittstein, Alan D., Westport, CT, United States
Ciocca, Giacomo A., Thomaston, CT, United States
PATENT ASSIGNEE(S): Megatrend Telecommunications, Inc., Bridgeport, CT, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5631947	19970520
APPLICATION INFO.:	US 1995-373509	19950117 (8)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1994-235198, filed on 29 Apr 1994, now abandoned which is a continuation of Ser. No. US 1991-673140, filed on 4 Mar 1991, now abandoned	

DOCUMENT TYPE: Utility
PRIMARY EXAMINER: Cumming, William
LEGAL REPRESENTATIVE: Curtis, Morris & Safford, P.C.; Neff, Esq., Gregor N.
NUMBER OF CLAIMS: 23
EXEMPLARY CLAIM: 1
NUMBER OF DRAWINGS: 12 Drawing Figure(s); 6 Drawing Page(s)
LINE COUNT: 1304

AB The mobile telephone is well adapted for use as a rental phone. It has an on-board computer which computes and stores telephone usage and control information such as charges for usage of the telephone. Time

and

charge limits can be set for the telephone. For example, the telephone can be set to disable itself for all or a selected category of incoming and outgoing calls after the passage of a pre-determined time, and/or when the total usage charges reach a pre-determined maximum.

Preferably,

these limits can be set and adjusted remotely. The telephone is valuable

for use in rental vehicles. The telephone is adapted to deliver its stored information when called and interrogated by use of a computer at a station when the rental vehicle is returned. The telephone can be checked-out and enabled, and the time and charge limits adjusted, all from the same **remote** station. The telephone also is particularly valuable in other types of rentals, such as in a hotel or motel where the mobile telephone is housed in a portable briefcase or carrying case. The time and charge limits are enforced automatically, and can be changed remotely, as with other versions of the telephone device. Features also are provided to block unwanted calls intended for a prior renter of the phone; to give charge credits for "dropped

calls";

and for selectively locking the phone to prevent unauthorized use for all but emergency calls, data transmission and similar calls.

L9 ANSWER 27 OF 30 USPATFULL

ACCESSION NUMBER: 97:21413 USPATFULL
TITLE: Lender direct credit evaluation and loan processing system
INVENTOR(S): Dykstra, Diana R., Herald, CA, United States
Wade, Patricia M., Meadow Vista, CA, United States
PATENT ASSIGNEE(S): The Golden 1 Credit Union, Sacramento, CA, United States (U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5611052	19970311
APPLICATION INFO.:	US 1993-146692	19931101 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Hayes, Gail O.	
ASSISTANT EXAMINER:	Tkacs, Stephen R.	
LEGAL REPRESENTATIVE:	O'Banion, John P.	
NUMBER OF CLAIMS:	16	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	7 Drawing Figure(s); 7 Drawing Page(s)	
LINE COUNT:	569	

AB An apparatus and method for automatic credit evaluation and loan processing is disclosed. The apparatus includes a central processing unit which has capabilities for communicating with off-site **remote** access terminals. The central processing unit also includes **facsimile** transmission capabilities as well as capabilities for communicating with credit bureau computers. Mass storage capabilities are included for storing program modules executable

on the central processing unit and for maintaining databases. Program modules are provided for **remote** access security, credit bureau information processing, credit scoring, message display, and

facsimile generation. In operation, the central processing unit is accessed from a **remote** terminal, loan application information is entered into the **remote** terminal, credit bureau information is accessed by the apparatus, credit scoring is performed, and a loan application is approved or declined. All steps, except for the entering of loan application information into the **remote** terminal, are fully automated, require no intermediate human intervention, and no intermediate handling of paper records.

Application

status is provided to the user via a visual display on the **remote** access terminal and hard copy confirmation to the user and lender via **facsimile** transmission.

L9 ANSWER 28 OF 30 USPATFULL

ACCESSION NUMBER: 96:71285 USPATFULL

TITLE: Method and system for the capture, storage, transport

and authentication of handwritten signatures

INVENTOR(S): Smithies, Christopher P. K., Wimborne, England

Newman, Jeremy M., Somerset, England

PATENT ASSIGNEE(S): Peripheral Vision Limited, Somerset, United Kingdom
(non-U.S. corporation)

	NUMBER	DATE
PATENT INFORMATION:	US 5544255	19960806
APPLICATION INFO.:	US 1994-298991	19940831 (8)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Boudreau, Leo	
ASSISTANT EXAMINER:	Johns, Andrew W.	
LEGAL REPRESENTATIVE:	Kenyon & Kenyon	
NUMBER OF CLAIMS:	73	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	10 Drawing Figure(s); 10 Drawing Page(s)	
LINE COUNT:	1897	

AB A computer-based method and system for capturing and verifying a handwritten signature. The handwritten signature may relate to a document, such as an electronically stored document. An image of the document is displayed. A user signs the document electronically, and the handwritten signature is electronically captured. A set of measurements relating to the handwritten signature is determined and stored in a signature envelope. Optionally, a checksum of a checksum of the document can be determined and stored in the signature envelope. The claimed identity of the signatory can also be stored in the signature envelope. The signature envelope is encrypted. The signature envelope can be communicated to another application or computer platform, or stored for later verification. The signature envelope is decrypted, and the set of measurements stored in the signature envelope are compared against a known set of handwritten signature measurements to verify the identity of the signatory. The system includes a database of signature templates storing verified signature information. The verified set of signature measurements are compared with the set of measurements stored in the signature envelope to obtain a similarity score. The present invention includes a gravity prompt feature to alter the signatory as to the nature, seriousness and/or contents of what is being signed. The gravity prompt can be stored in the signature envelope as part of the record of the signing event.

L9 ANSWER 29 OF 30 USPATFULL

ACCESSION NUMBER: 94:73893 USPATFULL

TITLE: Calling number verification service

INVENTOR(S): Popke, Fred, P.O. Box 18911, Irvine, CA, United States

	NUMBER	DATE
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PATENT INFORMATION:	US 5341414	19940823
APPLICATION INFO.:	US 1992-831680	19920205 (7)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	Chin, Stephen	
ASSISTANT EXAMINER:	Loomis, Paul	
NUMBER OF CLAIMS:	4	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	3 Drawing Figure(s); 3 Drawing Page(s)	
LINE COUNT:	1022	

AB A system which uses Automatic Number Identification (ANI) equipment and techniques and/or Caller ID equipment and techniques to provide a means for telecommunicators to verify if identifying information such as their telephone number or the location they are calling from is being passed to receiving parties and/or if their call blocking or rerouting methods to prevent this from happening are effective.

L9 ANSWER 30 OF 30 USPATFULL

ACCESSION NUMBER: 93:70385 USPATFULL

TITLE: Method and apparatus for automatically determining the approval status of a potential borrower

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EXEMPLARY CLAIM:	1	
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AB A method and apparatus are provided for the real-time automatic determination of the approval status of a potential borrower of a loan. The method includes (1) transmitting an image of a form by **facsimile** transmission to a control location, wherein the form contains predefined information applicable to the potential borrower in spaces located at predetermined locations; (2) automatically receiving the image of the form by **facsimile** transmission at the control location; (3) automatically scanning and interpreting the image of the form to obtain the predefined information; (4) automatically determining at the control location the approval status of the potential borrower according to criteria provided by a lender, wherein the determining step utilizes the predefined information; and (6) automatically transmitting information regarding the approval status from the control location to the potential borrower. The invention further provides for a method and apparatus for scanning and interpreting a coded form received by **facsimile** transmission such that the form comprises a sheet having a predetermined number of timing marks spaced at predetermined intervals along the right hand and left hand vertical borders of the sheet such that each timing mark along the left hand border is paired with one timing mark along the right hand border. This method includes

(1) automatically scanning the form to ascertain the presence and location of the predetermined number of timing marks; (2) automatically locating the vertical center of each timing mark; (3) automatically locating a line between the vertical center of each left hand timing mark to the vertical center of the respective paired right hand timing mark; (4) automatically detecting the spaces in predetermined locations along each line; and (5) automatically obtaining the predefined